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REMARKS

Claims 21, 22, 58, 60, 68-72, 75, 77, and 80 are pending, with claims 21, 58, 60 and 68 being independent. Applicants respectfully request reconsideration of the application in view of the following remarks.

Interview

Applicant thanks the Examiner for the courtesies extended during the Interview of June 8, 2007. Applicant has amended independent claims 21, 58, 60 and 68 consistent with the discussions during the Interview. Based on the Interview, Applicant understands that the claims as amended now patentably distinguish over the piror art of record.

103 (a) Rejection

Claims 21, 22, 68-72, 74 and 75 stand rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 6,473,740 to Cockrill *et al.* ("Cockrill"). Claims 58, 60, 76, 77 and 80 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Cockrill in view of the article "Ambalink Launches secure Online shopping in the UK" (hereinafter "Ambalink.")

For substantially the same reason's set forth in Applicant's response of May 7, 2007, and as discussed in the Interview of June 8, 2007, Applicant submits that because Cockrill does not disclose or suggest all the claimed limitations, the 35 U.S.C. 103(a) rejection of independent claims 21, 60 and 68, and claims depending therefrom, should now be withdrawn.

Further, for substantially the same reason's set forth in Applicant's response of May 7, 2007, and as discussed in the Interview of June 8, 2007, Applicant submits that because Cockrill in view of Ambalink does not disclose or suggest all the claimed limitations, the 35 U.S.C. 103(a) rejection of independent claim 58 and 60, and claims depending therefrom, should now be withdrawn.

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CONCLUSION

In view of the foregoing remarks, Applicants submit that all of the claims are distinguishable over the prior art of record and are now in condition for allowance. The Examiner is respectfully requested to pass the above application to issue. The Examiner is invited to contact the undersigned at the telephone number listed below, if needed. Applicant hereby makes a written conditional petition for extension of time, if required. Please charge any deficiencies in fees and credit any overpayment of fees to Attorney's Deposit Account No. 23-1951.

Respectfully submitted.

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Date: June 11, 2007

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